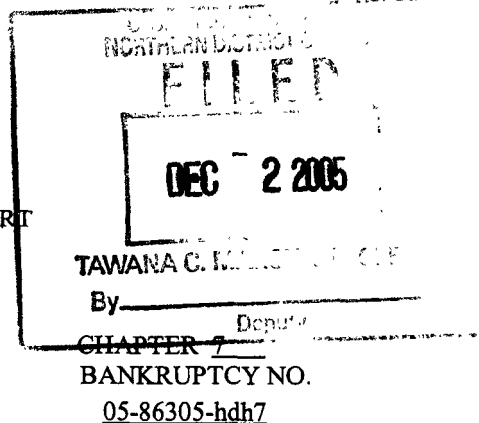


Secured Reaffirmation- Two Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE
Northern District Of Texas



IN RE:

Ryan Dean Samuel and Christy Lynn Samuel
DEBTOR(S)

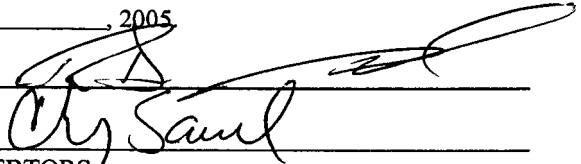
REAFFIRMATION AGREEMENT

Ryan Dean Samuel and Christy Lynn Samuel, DEBTORS, HEREBY REAFFIRM THE INDEBTEDNESS DUE PEGASUS CREDIT UNION, CREDITOR HEREIN, AND AGREES TO COMPLY WITH ALL THE TERMS SET FORTH IN THE INSTRUMENTS ON WHICH THE INDEBTEDNESS AND SECURITY INTEREST ARE BASED, AND FURTHER AGREE TO PAY CREDITOR THE SUM OF \$36,290.67 THE BALANCE DUE, PLUS INTEREST AT THE RATE SET FORTH IN THE INSTRUMENT, PLUS \$ -0- ATTORNEYS' FEES, ALL OF WHICH IS PAYABLE AT THE RATE OF \$662.87 PER MONTH UNTIL FULLY PAID, BEGINNING ON October 14, 2005 AND DEBTORS WAIVE DISCHARGE OF THIS DEBT. OF THE BALANCE DUE, \$-0- IS IN ARREARS AND WILL BE PAID AS FOLLOWS: To be paid with November 14, 2005 payment.
Total payment due \$1,284.82.

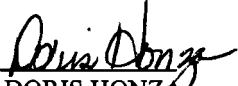
IT IS AGREED AND UNDERSTOOD AS FOLLOWS:

1. THIS AGREEMENT WILL NOT BE ENFORCEABLE BY EITHER PARTY UNTIL THE REQUIREMENTS OF 11 U.S.C. ss524(c) HAVE BEEN MET.
2. THIS AGREEMENT MAY BE RESCINDED BY EITHER DEBTOR OR CREDITOR AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER IT IS FILED WITH THE COURT. WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE OTHER PARTY TO THIS AGREEMENT.
3. THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. ss524(c).
4. AS TO THE COLLATERAL SECURING THE DEBT(S) BEING REAFFIRMED, IT IS AGREED THAT DEBTORS SHALL, DURING THE INTERIM PERIOD UNTIL THIS AGREEMENT IS ENFORCEABLE, AND THEREAFTER, REMAIN IN POSSESSION OF THE COLLATERAL, WHICH COLLATERAL IS DESCRIBED IN THE INSTRUMENTS PREVIOUSLY EXECUTED. PROVIDED, HOWEVER, THAT DEBTORS AGREE TO SURRENDER POSSESSION OF SAID COLLATERAL TO CREDITOR IMMEDIATELY UPON (a) FAILURE OF THE DEBTORS TO FURNISH SUFFICIENT PROOF OF INSURANCE, MAKE EACH PAYMENT WHEN DUE OR OTHERWISE FAIL TO COMPLY WITH ANY TERMS OF THIS AGREEMENT OR ANY TERMS OF THE INSTRUMENTS PREVIOUSLY EXECUTED, OR (b) RESCISSION OF THIS AGREEMENT PRIOR TO ITS BECOMING ENFORCEABLE.
5. IF THIS AGREEMENT IS RECINDED BY EITHER PARTY, DEBTORS AGREE THAT CREDITOR SHALL RETAIN ALL PAYMENTS MADE PRIOR TO RESCISSION.

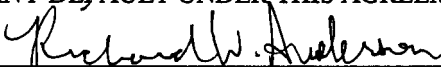
EXECUTED THIS _____ DAY OF _____, 2005



DEBTORS

PEGASUS CREDIT UNION BY: 
PEGASUS CREDIT UNION BY: DORIS HONZA

I HEREBY DECLARE THAT I REPRESENT DEBTORS
DURING THE NEGOTIATIONS OF THIS AGREEMENT,
AND IT REPRESENTS A FULLY INFORMED AND
VOLUNTARY AGREEMENT BY DEBTORS AND DOES
NOT IMPOSE AN UDUE HARDSHIP ON DEBTORS OR
A DEPENDENT OF DEBTORS. FURTHER, I HAVE FULLY
ADVISED DEBTORS OF THE LEGAL EFFECT AND
CONSEQUENCES OF (a) SIGNING THIS AGREEMENT
AND (b) ANY DEFAULT UNDER THIS AGREEMENT.



COUNSEL FOR DEBTOR

DATE

11/28/05

#908480

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (10/05)

Case Number 05-86305-hdh7

UNITED STATES BANKRUPTCY COURT
DISTRICT of Northern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/15/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ryan Dean Samuel
1714 Aurora Dr
Richardson, TX 75081

Christy Lynn Samuel
fka Christy Lynn Griffin
1714 Aurora Dr
Richardson, TX 75081

Case Number:
05-86305-hdh7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
441-92-0813
216-17-9662

Attorney for Debtor(s) (name and address):

Marcus B. Leinart
Leinart Law Firm
11520 N. Central Expressway
Suite 212
Dallas, TX 75243
Telephone number: 469-232-3328

Bankruptcy Trustee (name and address):

Jeffrey H. Mims
3102 Oak Lawn Ave., Suite 700
Dallas, TX 75219
Telephone number: (214) 210-2913

Meeting of Creditors

Date: **February 15, 2006**

Time: **01:00 PM**

Location: **Office of the U.S. Trustee, 1100 Commerce St., Rm 524, Dallas, TX 75242**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/17/06

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the first scheduled meeting of creditors.

The 30-day deadline under Fed. R. Bankr. P. 4003(b) for objecting to exemptions does not recommence when a case under Chapter 13 is converted to a case under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday - Friday 8:30 AM - 4:30 PM

Date: 10/21/05

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS**

**ADDITIONAL EXHIBITS OR ATTACHMENTS
NOT SUBMITTED IN ELECTRONIC FORMAT**

Additional exhibits or attachments in reference to this document were filed, but not in electronic format. Pursuant to our Administrative Procedures for CM/ECF, such documentation will not be scanned into the Court's Electronic Filing System except as summarized or excerpted, unless the Court orders otherwise. The exhibits have been filed in conventional paper form. The party filing the exhibits shall serve the exhibits on opposing counsel.

2011

MOTOR VEHICLE RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer (and Co-Buyer) Name, Address (Including County and Zip Code), and Phone	Creditor - Seller (Name, Address, and Phone)
CHRISTY SAMUEL RYAN SAMUEL 1714 AURORA DR RICHARDSON TX 75081 CO: DALLAS	RUSTY WALLIS VOLKSWAGEN 12635 LBJ FREEWAY GARLAND TX 75041

The Buyer (and Co-Buyer, if any) is referred to as "you" or "your." The Creditor-Seller is referred to as "we" or "us." The Seller may transfer this contract.
PROMISE TO PAY: You may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay us the Amount Financed, Finance Charge, and other charges in this contract. You agree to make payments according to the Payment Schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending disclosures below are part of this contract.

MOTOR VEHICLE IDENTIFICATION

New/Used/ Demo	Stock Number	Year	Make	Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
NEW	V40270	2004	VOLKSWAGEN	TOUAREG	5	WVGBC67L84D030036	<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business or commercial <input type="checkbox"/> agricultural

You have thoroughly inspected, accepted, and approved the vehicle in all respects.

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of 3000.00 is
7.90 %	\$ 13011.82	\$ 42669.26	\$ 55681.08	\$ 58681.08

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
84	662.87	Monthly beginning 04/14/2004

Or As Follows:

Late Charge: If we do not receive your entire payment within 15 days after it is due, you will pay a late charge equal to 5% of the scheduled payment.
Prepayment. If you pay all that you owe early, you will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information about nonpayment, default, security interests, and any required repayment in full before the scheduled date.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including any accessories, services, and the following charges)				
\$ 2611.44	for sales tax			
\$ N/A	for N/A			
\$ N/A	for N/A			
\$ N/A	for N/A			
				\$ 44394.44 (1)
2 Total Downpayment =				
Trade-in	(Year)	(Make)	(Model)	(VIN)
				(License No.)
Gross Trade-In Allowance				\$ N/A
Less Pay Off Made By Seller				\$ N/A
Equals Net Trade In				\$ N/A
+ Cash				\$ 3000.00
+ Mfrs. Rebate				\$ N/A
+ Other (describe) N/A				\$ N/A
(If total downpayment is negative, enter "0" and see 4.A below)				\$ 3000.00 (2)
				\$ 41394.44 (3)
3 Unpaid Balance of Cash Price (1 minus 2)				
4 Other Charges Including Amounts Paid to Others on Your Behalf				
(Seller may keep part of these amounts):				
N/A				

PROPERTY INSURANCE. You must keep the collateral insured against damage or loss in the amount you owe. You must keep this insurance until you have paid all that you owe under this contract. You may obtain property insurance from anyone you want or provide proof of insurance you already have. The insurer must be authorized to do business in Texas. You agree to give us proof of property insurance. You must name us as the person to be paid under the policy in the event of loss. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the insurance companies will describe the terms, conditions, and deductibles.

Check the insurance you want and sign below:

Optional Credit
Life and Credit Disability Insurance

Credit life insurance and credit disability insurance are not required to obtain credit. They will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process. If you choose this insurance, the cost is shown in Item 4B of the Itemization of Amount Financed.

<input type="checkbox"/> Credit Life:	<input type="checkbox"/> Buyer	<input type="checkbox"/> Co-Buyer	<input type="checkbox"/> Both
<input type="checkbox"/> Credit Disability:	<input type="checkbox"/> Buyer	<input type="checkbox"/> Co-Buyer	<input type="checkbox"/> Both
Premium and Term:			
Credit Life \$	N/A	N/A	Term
Credit Disability \$	N/A	N/A	Term

Insurance Company Name _____
N/A

Home Office Address _____
N/A

Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term of insurance is shown.

☐ If this box is checked, the premium for the insurance coverage(s) included above is not fixed or approved by the Texas Insurance Commissioner.

I want the optional credit insurance coverages for which premiums are included above.
X

The insurance described below is not required to obtain credit. It will not be provided unless you sign and agree to pay the extra cost. Your decision to buy or not buy these insurance coverages will not be a factor in the credit approval process.

Coverage	Term in Months	Premium
GAP*	N/A	\$ N/A
N/A		\$ N/A
N/A		\$ N/A

If the box next to a premium for an insurance coverage included above is marked, that premium is not fixed or approved by the Texas Insurance Commissioner.

*If the vehicle is determined to be a total loss, GAP insurance will pay us the difference between the proceeds of your basic collision policy and the amount you owe on the vehicle, minus your deductible. You can cancel that insurance without charge for 10 days from the date of this contract.

Insurance Company Name: N/A

Home Office Address: N/A

I want the optional coverages for which premiums are included above.

X Buyer's signature Date

X Co-Buyer's signature Date

THIS CONTRACT DOES NOT INCLUDE INSURANCE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS AND PERFORMING SERVICES RELATING TO THE CLOSING OF A SALE. A DOCUMENTARY FEE MAY NOT EXCEED \$50 FOR A MOTOR VEHICLE CONTRACT OR A REASONABLE AMOUNT AGREED TO BY THE PARTIES FOR A HEAVY COMMERCIAL VEHICLE CONTRACT. THIS NOTICE IS REQUIRED BY LAW.

UN CARGO DOCUMENTAL NO ES UN CARGO OFICIAL. LA LEY NO EXIGE QUE SE IMPONGA UN CARGO DOCUMENTAL, PERO ÉSTE PODRÍA COBRARSE A LOS COMPRADORES POR EL MANEJO DE LA DOCUMENTACIÓN Y LA PRESTACIÓN DE SERVICIOS EN RELACIÓN CON EL CIERRE DE UNA VENTA. UN CARGO DOCUMENTAL NO PUEDE EXCEDER DE \$50 PARA UN CONTRATO DE VEHICULO AUTOMOTOR O UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES PARA UN CONTRATO DE VEHICULO COMERCIAL PESADO. ESTA NOTIFICACIÓN SE EXIGE POR LEY.

M Other Charges (Seller must identify who is paid and describe purpose.)

to FIDELITY for ESC 72 MO/72,000 MI	\$ 1000.00
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 1274.82 (4)

5 Amount Financed (3 + 4) \$ 42,669.26 (5)

Taxes (other than Dealer's Inventory Tax), title fee, license fee, and any state inspection fee (except for \$5.00 of each such inspection fee that will be retained by Seller) will be paid by Seller to government agencies. Any documentary fee and deputy service fee will be retained by Seller and Seller may also retain parts of the insurance, service contracts, and other charges.

OPTION: ☐ You pay no finance charge if the amount financed, item 5, is paid in full on or before N/A, Year . SELLERS INITIALS

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

To contact Pegasus Credit Union about this account call 214-273-4657. This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207; (800) 538-1579; (512) 936-7600, and can be contacted relative to any inquiries or complaints.

The Annual Percentage Rate may be negotiable with the Seller.

HOW THIS CONTRACT CAN BE CHANGED. Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable.

Buyer X Chay Samuel Co-Buyer X [Signature]

See back for other important agreements.

Notice to the buyer--Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to a copy of the contract you sign. Under the law you have the right to pay off in advance all that you owe and under certain conditions may save a portion of the finance charge. Keep this contract to protect your legal rights.

YOU AGREE TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT BEFORE SIGNING BELOW.

Buyer Signs X Chay Samuel Date 03/15/04 Co-Buyer Signs X [Signature] Date 03/15/04

Co-Buyers and Other Owners --A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X
 Seller signs RUSTY WALLIS VOLKSWAGEN Date 03/15/04 By X [Signature] Title [Signature]

THIS CONTRACT IS NOT VALID UNTIL YOU AND WE SIGN IT.

Seller assigns its interest in this contract to PEGASUS CREDIT UNION (Assignee) under the terms of Seller's agreement(s) with Assignee.



VEHICLE TITLES AND REGISTRATION DIVISION

63230306

VEHICLE IDENTIFICATION NUMBER
WVGBC67L84D030036YEAR MODEL
2004MAKE OF VEHICLE
VOLKBODY STYLE
SW

TITLE/DOCUMENT NUMBER

DATE TITLE ISSUED

05745738068151208 03/31/2004

MODEL

MFG. CAPACITY
IN TONS

WEIGHT

LICENSE NUMBER

TOU

5100

W86ZCC

PREVIOUS OWNER

RUSTY WALLIS VOLKSWAGEN GARLAND TX

ODOMETER READING

5

OWNER

REMARK(S)

CHRISTY SAMUEL
RYAN SAMUEL
1714 AURORA DR
RICHARDSON, TX 75081

ACTUAL MILEAGE

SIGNATURE OF OWNER OR AGENT MUST BE IN INK

UNLESS OTHERWISE AUTHORIZED BY LAW, IT IS A VIOLATION OF STATE LAW TO SIGN
THE NAME OF ANOTHER PERSON ON A CERTIFICATE OF TITLE OR OTHERWISE GIVE FALSE
INFORMATION ON A CERTIFICATE OF TITLE.

DATE OF LIEN

1ST LIENHOLDER

03/15/2004 PEGASUS CREDIT UNION
1201 ELM STREET, SUITE 120
DALLAS, TX 75270

1ST LIEN RELEASED DATE

BY AUTHORIZED AGENT

2ND LIEN RELEASED DATE

BY AUTHORIZED AGENT

3RD LIEN RELEASED DATE

BY AUTHORIZED AGENT

IT IS HEREBY CERTIFIED THAT THE PERSON HEREIN NAMED IS THE OWNER
OF THE VEHICLE DESCRIBED ABOVE WHICH IS SUBJECT TO THE ABOVE LIENS.RIGHTS OF SURVIVORSHIP AGREEMENT
WE, THE PERSONS WHOSE SIGNATURES APPEAR HEREIN, HEREBY AGREE
THAT THE OWNERSHIP OF THE VEHICLE DESCRIBED ON THIS CERTIFICATE
OF TITLE SHALL FROM THIS DAY FORWARD BE HELD JOINTLY, AND IN THE
EVENT OF DEATH OF ANY OF THE PERSONS NAMED IN THIS AGREEMENT,
THE OWNERSHIP OF THE VEHICLE SHALL VEST IN THE SURVIVOR(S).

SIGNATURE DATE

SIGNATURE DATE

SIGNATURE DATE

FORM 30-C REV. 5/2002

DO NOT ACCEPT TITLE SHOWING ERASURE, ALTERATION, OR MUTILATION.

Future Loan Payoff

0000908480 L000 SAMUEL, CHRISTY 216-17-9662 09/09/1978 Type: 03

Current Payoff Date: 11/14/2005

Loan Balance: 36,290.67

Unpaid Int: 0.00

Current Int: 164.95 Int per Day: \$7.8547

Late Charge: 20.00

Loan Payoff: 36,475.62 Payoff Date: 11/14/2005

Future Payoff Date: 10/15/2005

Member: 0000908480 Name: SAMUEL, CHRISTY LYNN Inquiry Date: 11/14/2005

Member Summary

0000908480 SAMUEL, CHRISTY 216-17-9662 09/09/1978

ID Desc	Ty	Div Rt APY	Maturity	Div Last	Cur Sec Neg OD Lmt	Avail Bal Tot Avail	Balance
S000 00 SHARE		%		0.03	0.00	0.67	25.67
		%		0.03	0.00	0.67	25.67
			PEGPAY Funds:		0.00	0.00	

ID	Ty Co	Int Rt	Due Date	Delinquent	Std Pymt	LOC Limit PM	Balance
L000 03 12		7.900%	10/14/2005	621.95	662.87	0.00 5	36,290.67
				621.95	662.87	0.00	36,290.67

*** No Payroll ***

*** No ACH Distributions ***

*** No CLUB Transfer Accounts ***

Ty Card Number	Suffix PC	IF St Hot	Limit	Ca Limit	Issued
02 6408730000000908480	1 P	1 00 0	0.00	0.00	04/06/2004

*** No Overdrafts ***

*** No Cosmaker Liability ***

SAMUEL, CHRISTY LYNN Lst Nm FM: 03/31/2004 216-17-9662 M
 Home Phone: (972) 644-3813
 Work Phone: (214) 223-6942
 Drivers License: 16460425 DL State: TX
 1714 AURORA DRIVE Lst Ad FM: 03/31/2004
 RICHARDSON TX 75081 Start: --/--/---
 US End: 12/31/9999 Mailing

*** No Cross Account Members ***

*** Warning - Delinquent ***

Group 1 Msg 0 L#000-CPI ADDED (LAPSE) 2/15/05 04 VW
 Group 1 Msg 3 LO00 IS INDIRECT LOAN 3-15-04
 Group 1 Msg 3 LOANLINER NO INS 11/04
 Group 4 Msg 0 SEE COLLECTIONS 09/04
 Group 4 Msg 1 SEE COLLECTIONS CHPT 7 BNK 10/15/05

Member: 0000908480 Loan ID: 000 Name: SAMUEL, CHRISTY Inquiry Date: 11/14/2005

Member: 0000908480 ID: 000 Loan Type: 03 Note Number:
CHRISTY LYNN SAMUEL Mbr SSN: 216-17-9662 Related Share: 000
Joint SSN: 000-00-0000 Prev Acct #: 0000908480
Rpt SSN: 216-17-9662 Prev Ln ID: 00

1714 AURORA DRIVE
RICHARDSON TX 75081
04 VW WVBBC67L84D030036
Cosigner: RYAN DEAN SAMUEL
Secondary:
Home Phone: (972) 644-3813
Work Phone: (214) 223-6942
Work Phone Ext:

Loan Balance: 36,290.67 Closed Date: --/--/--- Birthdate: 09/09/1978
Original Bal: 42,669.26 Open Date: 03/31/2004 EDOA Code: 2
Cur Secured: 0.00 Payment: 662.87 Collateral Code: 12
Insurable Bal: 10,000.00 Payment Type: 0 Coll Date: 03/15/2004
Beg Cycle Bal: 36,627.71 Payment Frequency: 12 Payment Skips: 0
Credit Limit: 0.00 Payment Freq Table: 000 Skips Pay Interest Code: 0
LOC Available: 0.00 Payment Method: 5 Warnings: 0000
Loan Terms: 0 Auto Pmt: 000 Batch Warning: 0
Terms Table: 00003 Coupon Code: 0 DQ Warning: 9
Loan Purpose: 01 Payment Count: 84 Pmt: DQ 30 60 120 Up
Loan Status: 0 Last Payment: 10/24/2005 18 6 6 0 0
Unpaid Int: 0.00 Next Due: 10/14/2005 DQ Notice: 5 10/21/2005
Interest Date: 10/24/2005 Partial Pmt: 40.92 Unpaid Lt Chg: 0.00
Interest Rate: 7.900% Split Bal: 0.00 Lt Chg Date: --/--/---
Interest Rate Type: 0 Split Rate: 0.000% Late Chg Rate: 5.000%

Int Refund Post Code: 0 Int Refund Share ID: 000
Branch: 09 ARU Restriction Code: 10
Card Access Code: 01 Check Digits: 00
Insurability Status: 5 Charge Off Code/Amount: 0 0.00
TRM: Status: 00 Acc Type: 00 Cent: Original Charge Off Amt: 0.00
Compliance Condition: Occurrence Date: --/--/---
Consumer Indicator: Payment Rating:
Statement Cycle: 3 Special Purpose Code: 0
Statement Type: 0 User Code: 00
Last Statement Date: 09/30/2005 User Fields: 0000000000
Approval Code: 09 Mail Code: 0
Approval Date: 03/31/2004 Cert Drafts: 0.00
Balloon Date: --/--/--- Stop Count: 0
Original Balloon Amount: 0.00 Last Disbursal Date: 03/15/2004
Passbook Flag: 0 Last FM Date: 11/04/2005
Passbook Date: --/--/--- Maturity Date: --/--/---
Passbook Seq: 000 000000 IRS Corrected Return: 0
Reg E Trn Cnt: 0 IRS Country Code: US